

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF TENNESSEE  
at CHATTANOOGA

MARGARET R. JOHNSON, <i>et al.</i> ,	)	
	)	
<i>Plaintiffs,</i>	)	
	)	Case No. 1:14-cv-172
v.	)	
	)	Judge Mattice
SUNTRUST BANK, <i>et al.</i> ,	)	
	)	Magistrate Judge Lee
<i>Defendant.</i>	)	
	)	

**ORDER**

On July 18, 2014, United States Magistrate Judge Susan K. Lee filed her Amended Report and Recommendation (Doc. 7) pursuant to 28 U.S.C. § 636(b)(1) and Federal Rule of Civil Procedure 72(b). Magistrate Judge Lee recommended that: (1) Plaintiff Margaret R. Johnson's IFP application (Doc. 2) be denied, and (2) Plaintiffs' claims be dismissed without prejudice for failure to state a claim on which relief can be granted.

The parties have not filed objections to the Magistrate Judge's Amended Report and Recommendation.<sup>1</sup> Nevertheless, the Court has reviewed *de novo* the record in this matter, and it agrees with the Magistrate Judge's well-reasoned conclusions.

Accordingly, the Court **ACCEPTS** and **ADOPTS** Magistrate Judge Lee's recommendations pursuant to § 636(b)(1) and Rule 72(b). Plaintiff Margaret R. Johnson's IFP application (Doc. 2) is **DENIED**, and Plaintiffs' claims are hereby

---

<sup>1</sup> Magistrate Judge Lee specifically advised the parties that they had 14 days in which to object to the Amended Report and Recommendation and that failure to do so would waive the right to appeal the district court's order. (Doc. 21 at 27); *see* Fed. R. Civ. P. 72(b)(2); *see also* *Thomas v. Arn*, 474 U.S. 140, 148-51 (1985) (noting that "[i]t does not appear that Congress intended to require district court review of a magistrate's factual or legal conclusions, under a *de novo* or any other standard, when neither party objects to those findings").

**DISMISSED WITHOUT PREJUDICE** for failure to state a claim on which relief can be granted.

**SO ORDERED** this 4th day of September, 2014.

/s/ Harry S. Mattice, Jr.  
HARRY S. MATTICE, JR.  
UNITED STATES DISTRICT JUDGE